## Sheet1

	Sheet1		
City of Cleveland – HMDA data, 2005	Count	Market share	Related to loc Count
Oity Of Oleveland - Hilliba data, 2003	Count	market Share	Count
Top Ten Home Purchase Lenders By Originations			
Total originations (NEOCANDO)	7,128		
ARGENT MORTGAGE COMPANY LLC	1,258	17.65%	
NEW CENTURY MORTGAGE CORPORATION	375	5.26%	0.50
THIRD FEDERAL SAVINGS AND LOAN	358	5.02%	358
AEGIS FUNDING CORPORATION	345	4.84%	
COUNTRYWIDE HOME LOANS	313	4.39%	
LONG BEACH MORTGAGE CO	305	4.28%	000
CCO MORTGAGE CORP (CHARTER ONE)	232	3.25%	232
NATIONAL CITY BANK OF INDIANA	210	2.95%	210
FIFTH THIRD MORTGAGE COMPANY	206	2.89%	206
WELLS FARGO BANK, NA	194	2.72%	
Subtotal, top ten	3,796	53.25%	1,006
Top Ten Refinance Lenders			
By Originations			
Total originations (NEOCANDO)	6,994		
ARGENT MORTGAGE COMPANY LLC	1,165	16.66%	
COUNTRYWIDE HOME LOANS	409	5.85%	
THIRD FEDERAL SAVINGS AND LOAN	276	3.95%	276
NEW CENTURY MORTGAGE CORPORATION	254	3.63%	
JPMORGAN CHASE BANK	229	3.27%	229
PEOPLE'S CHOICE FINANCIAL CORP	224	3.20%	
HFC COMPANY LLC	203	2.90%	
AMERICAN HOME MORTGAGE CORP	166	2.37%	
BENEFICIAL HOMEOWNERS SERVICE	163	2.33%	
WELLS FARGO BANK, NA	153	2.19%	
Subtotal, top ten	3,242	46.35%	505
COMBINED PURCHASE & REFINANCE	14,122		
ARGENT MORTGAGE COMPANY LLC	2,423	17.16%	
COUNTRYWIDE HOME LOANS	722	5.11%	
THIRD FEDERAL SAVINGS AND LOAN	634	4.49%	634
NEW CENTURY MORTGAGE CORPORATION	629	4.45%	
WELLS FARGO BANK, NA	347	2.46%	
AEGIS FUNDING CORPORATION	345	2.44%	
LONG BEACH MORTGAGE CO	305	2.16%	
CCO MORTGAGE CORP (CHARTER ONE)	232	1.64%	232
JPMORGAN CHASE BANK	229	1.62%	229
PEOPLE'S CHOICE FINANCIAL CORP	224	1.59%	
NATIONAL CITY BANK OF INDIANA	210	1.49%	210

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FIFTH THIRD MORTGAGE COMPANY	206	1.46%	206
HFC COMPANY LLC	203	1.44%	
AMERICAN HOME MORTGAGE CORP	166	1.18%	
BENEFICIAL HOMEOWNERS SERVICE	163	1.15%	
ALL	7,038	49.84%	1,511
TOP 10	6,090	43.12%	1,095

Source: Housing Research and Advocacy Center, City of Cleveland Community Lending Factbook, July 2007

## al depository Market share

5.02%

3.25% 2.95%

2.89%

14.11%

3.95%

3.27%

7.22%

4.49%

1.64%

1.62%

1.49%

## Sheet1

1.46%

10.70% 7.75%